

## SPOTTING BOGUS MAIL OFFERS



If an offer you get in the mail asks you to send money to claim a free gift, toss it. A free gift should be exactly that—free!



Prize contests are fundraisers for con artists. Don't send them money to win a prize.



Think you've won a fabulous vacation? Think again. You're likely to have to pay membership fees, and will encounter scheduling problems, shabby hotels and fly-by-night airlines.



If you receive a solicitation that looks like or claims to be a government document, pitch it. The government doesn't solicit citizens for money.



Don't buy foreign lottery tickets. U.S. law prohibits the cross-border sale or purchase of lottery tickets by phone, mail or e-mail.



Be wary of magazine subscription deals. Usually, you can buy these subscriptions for less elsewhere.



## MAILBOX MADNESS

B	E	T	A	I	D	E	M	M	I	D	P	F	N	V
C	H	H	P	Z	C	O	U	R	I	E	R	A	U	Y
T	S	G	T	Y	T	I	N	U	T	R	O	P	P	O
E	M	I	T	D	E	T	I	M	I	L	C	P	E	U
C	O	N	P	R	E	P	A	I	D	I	E	A	S	V
N	F	R	E	E	O	F	F	E	R	M	S	F	Y	E
A	K	E	C	T	I	D	E	R	C	Y	S	A	E	W
H	S	V	W	W	N	T	W	R	M	T	I	B	N	O
C	I	O	L	F	N	A	F	O	R	E	N	U	O	N
T	R	T	O	A	K	B	N	I	S	R	G	L	M	T
S	O	P	R	I	Z	E	S	K	G	C	F	O	D	C
A	N	A	E	V	Y	L	D	S	X	E	E	U	N	A
L	U	X	U	R	Y	C	R	U	I	S	E	S	E	T
G	E	T	R	I	C	H	Q	U	I	C	K	R	S	C
X	E	L	B	A	U	L	A	V	L	S	L	A	F	V

When you see these words in your unsolicited mail, beware. They're often a tip-off to a bandit in your mailbox.

ACT NOW

COURIER

EASY CREDIT

EASY MONEY

FABULOUS

FREE GIFT

FREE OFFER

GET RICH QUICK

GUARANTEED LOAN

IMMEDIATE

LAST CHANCE

LIMITED TIME

LUXURY CRUISE

NO RISK

OPPORTUNITY

OVERNIGHT

PREPAID

PRIZES

PROCESSING FEE

SECRET

SEND MONEY

VALUABLE

YOU'VE WON

## WHAT'S THE DIFFERENCE?

In a *sweepstakes*, you do not have to know, do or pay anything. Sweepstakes are legal.

In a *lottery*, you have to pay to try to win. Lotteries are legal in the U.S. if they are run by states or certain charitable organizations. It is illegal to buy foreign lottery tickets by phone, fax or mail.

In a *skill contest*, you have to know the answers to questions or how to do something. You may have to pay a fee or buy merchandise to enter.

*Multi-level marketing plans*, which can be legal, are ways to sell goods or services through distributors. These plans usually promise that if you sign up to be a distributor, you'll receive a commission—not only on your sales of the plan's goods or services—but also on the sales of the people you recruit to join the distributors.

*Pyramid schemes*, which are illegal, focus on the commissions you earn just for recruiting new distributors. They ignore the marketing of products or services. Most states outlaw pyramiding. Why? Because plans that pay commissions for recruiting new distributors inevitably collapse when new distributors can't be recruited. When a plan collapses, most people—except perhaps those at the top—lose their money.

## RESOURCES

To verify charitable organizations, contact:

Philanthropic Advisory Service  
Council of Better Business Bureaus  
4200 Wilson Boulevard, Suite 800  
Arlington, VA 22203  
(703) 276-0100  
[www.bbb.org](http://www.bbb.org)

American Institute of Philanthropy  
4905 Del Ray Avenue  
Suite 300  
Bethesda, MD 20814  
(301) 913-5200

National Charities Information Bureau  
19 Union Square West, 6th Floor  
New York, NY 10003  
(212) 929-6300  
[www.give.org](http://www.give.org)

## RESOURCES

For more information about mail fraud, visit the FTC online at [www.ftc.gov](http://www.ftc.gov) or contact:  
Consumer Response Center  
Federal Trade Commission  
Washington, DC 20580  
1-877-FTC-HELP (382-4357)

United States Postal Inspection Service  
[www.usps.gov/feedback](http://www.usps.gov/feedback)  
Mail Fraud Complaint Center  
1-800-372-8347

To remove your name from many national marketers' mailing and telemarketing lists, send your name, address and telephone number to:

### **For mailing lists:**

Direct Marketing Association  
Mail Preference Service  
P.O. Box 9008  
Farmingdale, NY 11735-9008

### **For phone lists:**

Direct Marketing Association  
Telephone Preference Service  
P.O. Box 9014  
Farmingdale, NY 11735-9014



# FTC briefs



Federal Trade Commission  
Bureau of Consumer Protection  
Office of Consumer and Business Education  
1-877-FTC-HELP [www.ftc.gov](http://www.ftc.gov)

October 1999